

Evaluating customer eligibility for consumptive financing: A scoring system approach

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Abstract

This research investigates how Syariah Bank evaluates consumer financing customers using a scoring system to ensure appropriate assessments for financing approvals. By analyzing customer eligibility, the bank aims to minimize financing risks, enhance efficiency, and maintain stability, which can lead to increased consumer financing. The study uses descriptive qualitative methods to gather data through observation, interviews, and case studies at a Syariah Bank in Medan City. Findings emphasize the importance of assessing customer suitability for the effective functioning of the bank's financing system. The study identifies civil servant employees with salaries deposited in the bank as preferred candidates for consumptive financing. A well-implemented scoring system can reduce bad debt risks and boost customer confidence in financing transparency. Additionally, it encourages future studies to create more adaptive scoring models in response to evolving consumer behavior and economic conditions.

Public interest statements

This study's results are expected to significantly contribute to the banking sector, especially in improving the effectiveness of customer eligibility assessment through a scoring system. With proper implementation, this system can minimize the risk of bad debts and increase customer confidence in the transparency and accuracy of financing assessments.

Keywords: Customer Eligibility, Consumer Financing, Scoring System, Sharia Banking.;

Paper type: Case study

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Abstrak

Penelitian ini menyelidiki bagaimana Bank Syariah mengevaluasi nasabah pembiayaan konsumen menggunakan sistem penilaian untuk memastikan penilaian yang tepat untuk persetujuan pembiayaan. Dengan menganalisis kelayakan nasabah, bank bertujuan untuk meminimalkan risiko pembiayaan, meningkatkan efisiensi, dan menjaga stabilitas, yang dapat mengarah pada peningkatan pembiayaan konsumen. Penelitian ini menggunakan metode kualitatif deskriptif untuk mengumpulkan data melalui observasi, wawancara, dan studi kasus di Bank Syariah di Kota Medan. Temuan menekankan pentingnya menilai kesesuaian nasabah untuk berfungsinya sistem pembiayaan bank secara efektif. Penelitian ini mengidentifikasi pegawai negeri sipil dengan gaji yang disetorkan di bank sebagai kandidat pilihan untuk pembiayaan konsumtif. Sistem penilaian yang diterapkan dengan baik dapat mengurangi risiko utang macet dan meningkatkan kepercayaan nasabah terhadap transparansi pembiayaan. Selain itu, hal ini mendorong penelitian di masa mendatang untuk membuat model penilaian yang lebih adaptif dalam menanggapi perilaku konsumen dan kondisi ekonomi yang terus berkembang.

Pernyataan kepentingan publik

Hasil penelitian ini diharapkan dapat memberikan kontribusi yang signifikan bagi sektor perbankan, terutama dalam meningkatkan efektivitas penilaian kelayakan nasabah melalui sistem penilaian. Dengan implementasi yang tepat, sistem ini dapat meminimalkan risiko utang macet dan meningkatkan kepercayaan nasabah terhadap transparansi dan akurasi penilaian pembiayaan.

Introduction

The development of Islamic banking in Indonesia has increased rapidly due to increasing public awareness of the importance of financial products in accordance with Islamic sharia. Islamic banking, a financial institution that is growing rapidly, operates in accordance with Islamic sharia principles and is of paramount importance in the Islamic economy. In the Republic of Indonesia Law No.10 of 1998, Banking is a business entity that collects funds from the public through deposits and gives them back to the public through credit and other services to improve the welfare of the wider population (Rinda & Arisandi, 2019). Sharia Bank, also known as Islamic Banking, is a banking system that does not use interest (riba), speculation (maisir), and uncertainty (gharar) in its operations (May & Ahmad, 2022).

The main activity of Islamic banks is to provide funds and other services related to payment, lending, financing, and money circulation activities (Siagian et al., 2023). In implementing this activity, Islamic banks face several challenges, one of which is ensuring that the financing provided to customers meets sharia principles and remains profitable. Financing is an Islamic bank activity issued by banks to finance businesses and investments that comply with Sharia principles to increase business and investment economic growth (Nurhayati et al., 2024).

Determining consumer eligibility by banks typically involves several important steps and a thorough analysis. A bank's evaluation process combines quantitative factors such as debt ratio, income, and collateral value, as well as qualitative factors like reputation and purpose of the loan. This information determines whether to approve the loan and the terms,

such as interest rate, tenor, and loan amount at PT. BS (bank name not shown), financing must be provided by the terms and conditions. Conducting a thorough feasibility assessment of customers can help KCP Syariah minimize risk, increase efficiency, and maintain financial stability. To avoid financial instability, customer eligibility is analyzed using a scoring system. This system is a standard evaluation mechanism used to identify the characteristics and capabilities of prospective customers. It combines personal data, credit history, financial/salary information, and customer employment details. Scoring systems help banks focus on uncertain loans, providing a useful assessment of the customer's ability to pay in the future. Bank BS follows Sharia principles, focusing on compliance with Islamic law when determining consumer eligibility. In contrast, conventional banks focus more on financial aspects and credit risk.

A feasibility analysis of customers is intended to mitigate the risk of financing issues; however, banks can still encounter mistakes or losses (Aulia et al., 2022). Banks must prioritize the assessment of prospective customers' feasibility to prevent problematic financing and minimize risks (Adhom et al., 2023). To enhance the customer review and assessment process, banks must address several challenges, including ensuring that the data used in the appraisal system is thoroughly checked and verified. Additionally, banks should invest in staff training, update their technology, and adapt the scoring system model to improve the effectiveness of assessing the eligibility of consumptive financing customers.

Previous research by Amiruddin (2018) indicates that a Syariah bank employs the 5C principle to assess customer eligibility for financing. In contrast, a study by Wahidayani and Saadatirrohmi (2022) revealed that the Baituttamkin Kediri Islamic cooperative unit does not consistently adhere to the 5C and 7C principles, instead prioritizing character, as it significantly influences various aspects of an individual's profile. Similarly, research by Amrullah and Is'adurrofiq (2021) found that the fund provision process at Berkah Fintek Syariah follows a five-step procedure, utilizing the 5C approach to evaluate fund eligibility through a systematic assessment mechanism. Additionally, a study by Ahmad Perdana Indra and Rahmdayana (2024) on consumptive financing procedures highlighted that the bank employs a specific method for consumptive financing. Customers must submit documents in compliance with regulations, followed by data analysis and a contract process with the bank.

Case description

PT. Bank Sumut KCP Syariah Marelan Raya is a branch of an Islamic bank under the auspices of Bank Sumut, which provides financial services by sharia rules. The branch aims to assist customers in meeting their financial needs by offering various services and products. These include financing for consumptive needs such as purchasing a house, renovating a house, buying a vehicle, and covering education costs. To ensure that the financing provided complies with Sharia principles and to reduce associated risks, the bank must verify the eligibility of prospective customers for consumptive financing. This is essential to ensure that consumptive financing is provided appropriately, runs smoothly, and avoids potential financing risks.

Table 1.

Number of Consumptive Financing Customers of PT Bank Sumut KCP Syariah Marelان Raya Period 2019-2023

Year	Number of Customers	Outstanding
2019	350	45.275.036.471
2020	345	39.799.751.932
2021	375	36.803.284.728
2022	367	32.305.571.324
2023	430	34.338.221.815

Data source: PT Bank Sumut KCP Syariah Marelان Raya

Table 1, which presents data on the number of customers and the outstanding amounts for consumptive financing at PT Bank Sumut KCP Syariah Marelان Raya, shows that consumptive financing was unstable from 2019 to 2023. In 2019, the bank recorded 350 customers with an outstanding amount of Rp. 45,275,036,471. However, in 2020, the number of customers slightly decreased to 345, with an outstanding amount of Rp. 39,799,751,932. This decline can be attributed to the COVID-19 pandemic, which led to adjustments in credit policies and caused many customers to refrain from taking financing due to economic uncertainty, increasing the risk of defaults. In 2021, the situation improved slightly, with consumptive financing increasing to 375 customers, although the outstanding amount decreased to Rp. 36,803,284,728. This increase was due to Bank Sumut KCP Syariah Marelان Raya expanding its outreach to customers who were less affected by the pandemic. The outstanding amount decreased due to some customers paying off their financing. However, in 2022, consumptive financing saw another decline, with 367 customers and an outstanding amount of Rp. 32,305,571,324. This downturn was linked to changes in marketing strategies, risks, and unstable economic conditions for customers, leading to increased instances of bad credit and termination of financing installments. However, the bank's proactive measures to mitigate these risks, including the careful evaluation of customer eligibility, have instilled confidence in the bank's risk management strategies.

In 2023, there was a rebound, with consumptive financing increasing to 430 customers and an outstanding amount of Rp. 34,338,221,815. This recovery can be attributed to the bank's enhanced focus on marketing strategies and active customer engagement. The bank's commitment to serving its customers is evident in its diligent evaluation of customer eligibility to mitigate financing issues. PT Bank Sumut KCP Syariah Marelان Raya employs the 5C principle and a scoring system to analyze customer eligibility for consumptive financing, which has contributed to the stabilization of their financing distribution.

Islamic bank

Islamic banks are financial institutions that operate under the principles of Islamic Sharia law, as outlined in the Qur'an and hadith. According to Harahap et al. (2024), these banks have the authority to store and receive money from the public. Perwataatmadja emphasizes that Islamic banks are financial entities adhering strictly to Sharia regulations (Masruron & Safitri, 2021). Sudarsono defines *Islamic banks* as institutions that provide financing and facilitate payment and money circulation processes by Sharia principles (Andrianto & Firmansyah, 2019). The legal framework for Islamic banking in Indonesia is established in Law Number 21 of 2008, which categorizes Islamic banks into two types: Islamic Commercial Banks and Islamic People's Financing Banks (Jannah, 2023). Islamic banks are supervised by a Sharia Supervisory Board to ensure compliance with Islamic law. One of the fundamental principles of Islamic banking is the prohibition of usury (*riba*), the practice of charging interest. Instead, Islamic banks employ various contracts and agreements that align with Sharia principles, allowing them to offer financial services such as financing, savings, investments, and other services while adhering to Islamic guidelines.

Customer eligibility

Customer eligibility is a critical aspect of the financing approval process in Islamic banks. According to the Big Indonesian Dictionary (KBBI), feasibility refers to appropriateness or suitability. A customer, as defined by Cashmere, is an individual or entity that purchases or utilizes products offered by a bank (Koeswara & Muslimah, 2016). Law Number 10 of 2008 on Islamic Banking further clarifies that customers are individuals or entities that use services from Islamic Banks or Islamic Business Units. Islamic banks conduct a thorough assessment of customer eligibility in financing, which is a vital step in determining prospective customers. This assessment process is essential for financial institutions to evaluate the potential of new customers (Amrullah & Isâ'adurrofiq, 2021). The decision regarding customer eligibility plays a significant role in the financing provision process, serving as a primary benchmark for the bank to ascertain whether a customer's financing application is feasible for approval. Thus, customer eligibility is a crucial standard in Islamic banks' decision-making process regarding loan grants. It ensures that the financing provided aligns with the bank's policies and sharia principles.

Consumptive financing

Consumptive financing refers to financial services provided by banks, particularly Islamic banks, to meet customers' immediate consumption needs. According to the Financial Services Authority's decision Number 29 / PJOK.05 / 2014, financing is an activity undertaken by companies to support the purchase of goods and services. Hendry describes it as a collaboration between the bank, which provides capital, and customers who utilize it for business needs (Arifin & Mahmud, 2022). In Islamic banking, as outlined in Sharia Banking Law No. 10 of 1998, financing involves providing money or equivalent bills based on an agreement between a bank and another party. The recipient of the financing must return the money or bills along with profit sharing within a specified period (Rinda & Arisandi, 2019).

Islamic banks offer two main types of financing: productive financing, aimed at enhancing business operations, and consumptive financing, which addresses consumption needs to be depleted upon use (Nurhadi, 2018). Consumptive financing is specifically designed to fulfill immediate customer needs, such as purchasing goods or services (Lathief Ilhamy, 2018). Ismail further explains that consumptive funds are allocated for non-productive goods, such as houses, cars, and education costs, which do not generate direct profits (Abdullah & Jannah, 2022). Overall, consumptive financing is a financial facility banks provide to assist individuals or entities in acquiring goods or services through various means, including purchases and leases (Zulaeha & Umam, 2023).

Scoring system

A scoring system is a tool (application) used by financial institutions, such as banks, to assess the feasibility of the income of customers who apply for financing (Aulia et al., 2022). This system utilizes various factors and variables, such as credit history, income, employment, and assets, to assess each credit application, which is then carried out as a basis for making decisions regarding approval or rejection of financing. The main benefit of a scoring system is that it helps banks analyze the risk of each financing application. By using this system, banks can be more efficient in the credit evaluation process, avoid credit abuse, and reduce the risk of default and losses arising from unrecoverable financing. Thus, the scoring system assists banks in maintaining their financial health and minimizing the risk to the credit provided. At PT Bank Sumut KCP Syariah Marelان Raya, the scoring system is an application used to assist banks in analyzing prospective financing customers.

Methods

The research utilizes a descriptive qualitative method, gathering word-based data rather than numerical information. Data sources include both primary and secondary data. Primary data is obtained through interviews with a member of the marketing department at PT Bank Sumut KCP Syariah Marelان Raya, which operates under Sharia principles. Secondary data includes information from books, articles, journals, and theses. The research is conducted at PT Bank Sumut KCP Syariah in Marelان Raya, Deli Serdang.

The methods used for data collection in this research include observation analysis, interviews, and case studies. **Observation Method:** This involves direct observations of the study's subject. The researcher will follow up on the interview results with observations at the PT Bank Sumut KCP Syariah Marelان Raya location. **Interview Method:** This consists of a dialogue between the interviewer and the interviewee. The researcher interviews a marketing department member at PT Bank Sumut KCP Syariah Marelان Raya (Faddy, 2023). **Case Study Method:** This allows researchers to analyze the studied phenomenon in depth and detail. The researcher will use direct analysis and interviews at PT Bank Sumut KCP Syariah Marelان Raya.

The analysis strategy for this research is case study analysis, which involves examining specific phenomena in a real context in depth. The steps for conducting a case study analysis include Identifying a case unit (e.g., individual, organization, community) for analysis;

collecting data from various sources (interviews, observations, documents, etc.); and conducting descriptive or explanatory analysis to describe or explain the phenomena occurring in a specific context. Combining observation, interviews, and case studies is an effective approach in qualitative research, as each method complements the others. Observations provide insights into behaviors and interactions in real contexts, interviews reveal subjects' perspectives and experiences, and case studies integrate multiple data sources to offer a comprehensive understanding of a particular phenomenon or entity.

Results and discussion

Mechanism of consumptive financing

According to the final results of an interview with a representative from PT Bank Sumut KCP Syariah Marelán Raya, the mechanism for applying for consumptive financing involves several stages that aim to assess customer eligibility comprehensively and ensure decisions are based on accurate data. The process for applying for consumptive financing at PT Bank Sumut KCP Syariah Marelán Raya is as follows:

1. **Submitting an Application:** The customer submits a financing application to Bank Syariah Sumut to apply for a consumptive loan. The bank provides a detailed explanation of the application process.
2. **Data Collection:** The customer submits required documents such as pay slips, financial statements, personal identity, decree of appointment as ASN employees, and other necessary documents for consumptive financing applications.
3. **Interview:** Bank Sumut KCP Syariah Marelán Raya may conduct an initial interview to learn the prospective customer's financing needs and background information.
4. **Financing Application Analysis:** Syariah Bank must review the financing application form to ensure its completeness after receiving all the required data. If the application is incomplete, the bank contacts the customer to complete the information.
5. **Inputting Data on the Scoring System Web:** The customer inputs the collected data onto the bank's official website according to the bank's directions.
6. **Financing Decision and Approval:** The bank determines whether the customer is suitable for the service based on the data provided. If approved, the process moves forward and is submitted to the branch and central leadership for final approval.
7. **Contract Agreement:** Customers who agree with the bank's terms and conditions will conduct transactions and sign a financing agreement.
8. **Financing Disbursement Process:** After approval, the funds to be disbursed are typically determined by the goods proposed by the customer.

The eligibility analysis for consumptive financing customers uses the 5C principle: character, capacity, capital, collateral, and condition. Banks employ this principle to review and analyze customers to determine their eligibility. The scoring system is one method used by banks to assess prospective customers, and it is related to the 5C principle in evaluating customers' feasibility.

During an interview with a PT Bank Sumut KCP Syariah Marelan Raya representative, we discussed how the scoring method assesses customer eligibility for consumptive financing. The scoring system assists banks in evaluating whether prospective customers are suitable for financing based on the data provided. Before inputting data into the system, the bank collects information about new applicants by direct observation and interviews. After gathering the data, it is entered into the system, which then determines the feasibility of the consumptive financing. If the system approves, the next step involves obtaining approval from the head of the Marelan Raya Syariah KCP branch and the head of the Bank Sumut Syariah center to review the eligibility of prospective customers seeking consumptive financing products.

When applying for consumptive financing at PT Bank Sumut KCP Syariah Marelan Raya, prospective customers must fulfill several requirements set by the bank. These requirements include:

1. **Financing Application Data:** Customers need to provide information such as the type of financing they want (e.g., consumptive multipurpose financing), financing product type (e.g., home loan, vehicle), financing period, financing amount, purchase price of the item to be purchased, margin rate (which is 12.5% at Bank Sumut), intended use of funds, installment ratio, down payment, payment scheme, credit history, and other related data.
2. **Personal Data/Customer Identity:** Prospective customers must provide personal information, including their name, place and date of birth, address, telephone number, age, and gender.
3. **Job Data:** Applicants must provide information about their employment status, employee decree number, employee card number, NIP, NPWP, income/salary, length of work, and job position.
4. **Family/Partner Data:** The supporting data includes marital status, Family Card Number, Spouse's NIK, number of dependents, and spouse's occupation.
5. **File Evaluation:** The applicant's file will be evaluated to ensure completeness, including documents such as a Family Card, EKTP Applicant/Spouse, Marriage book/divorce certificate, and Employee Decree Photo.
6. **Disbursement Data:** Information about salary payments, installment payment structure, guarantees provided, disbursement accounts, and payment types.
7. **Data on Scoring Process:** All data will be inputted into the web for a scoring process to determine the feasibility of the financing application. If the application is feasible, it will be approved.

In addition to the 5C principle, the assessment of the worthiness of prospective consumptive financing customers on the scoring system must pay attention to the related:

Customer salary

The assessment of customer salaries is necessary; the bank conducts an assessment based on the salary received by customers who apply for consumptive financing. The aim is to find out whether the customer's salary is sufficient or not to take consumptive financing. If the prospective customer's salary is confirmed to be sufficient, the customer is entitled to receive financing. Customers do not need to pay monthly installments because Bank Syariah Sumut

will automatically deduct loan installments through the system. The customer's salary will be automatically deducted according to the payment amount. Suppose the customer's salary is sufficient to pay the consumptive financing installments determined by Bank Sumut KCP Syariah Marelان Raya. In that case, a decision will be made on whether the customer can receive consumptive financing. For customers whose loan application for consumption purposes is deemed unsuitable and inappropriate based on the assessment system, PT. Bank Sumut KCP Syariah Marelان Raya will take action, such as extending the monthly installment payment period.

Customer Tenure

In addition to assessments based on salary, assessing customer tenure is important in deciding prospective financing customers. Assessment of the scoring system on the customer's tenure at the provincial office if there is a change in place of service, such as a change in province. Then, the transferred ASN employee will automatically not be eligible to apply for financing. Because Bank Sumut Syariah only accepts customers who are in the province of North Sumatra.

BI Checking

Next is an assessment that involves checking credit history through the Financial Information Service System (SLIK) or BI Checking. This BI checking assessment aims to assess the customer's credit history to identify the risk of default. Customers with a bad credit history will be given additional requirements such as collateral or may be rejected and declared ineligible for consumptive financing applications.

Assessing customer salaries and tenure and conducting a BI check will help the bank evaluate the stability of the customer's employment and reduce the risk of bad credit. This process will assist the bank in making informed decisions regarding the customer's financial ability to make loan repayments. Additionally, BI Checking assessments can help the bank determine eligibility based on the customer's previous credit history. By considering these three assessments, PT Bank Sumut KCP Syariah Marelان Raya can make appropriate decisions to minimize the risk of consumptive financing resulting from bad credit.

Factors causing errors in customer eligibility assessment

Based on the results of an interview with one of the parties at PT Bank Sumut KCP Syariah Marelان Raya related to the factors involved in assessing prospective customers for consumptive financing using a scoring system. This assessment is a way to determine whether a customer is eligible for financing. This method is very important to ensure the success of financial transactions by PT Bank Sumut KCP Syariah Marelان Raya to determine the credit risk associated with the applicant. However, several contributing factors make prospective customers ineligible and fail when applying for financing. When assessing customer eligibility, it is expected that the bank must be careful when reviewing, interviewing, and collecting information related to prospective customers. The factors causing this error can come from internal parties caused by the bank itself. Several things go wrong when assessing prospective customers with a scoring system: first, inaccurate (incomplete) data. Because in applying for financing, the data must be complete and appropriate. So that the bank can

provide and approve the financing submitted by the applicant. Incomplete or inaccurate data can result in improper risk assessment, so the bank cannot provide a loan to the applicant and is declared ineligible to receive consumptive financing. Second, error in inputting data. Errors in entering data can result in inaccurate scoring results, declaring the applicant ineligible to take financing. This error is caused by the bank's mistake when checking the data to be input into the scoring system. Some data is not inputted into the system when inputting data.

Conclusion

Based on the study's findings, conducting a feasibility assessment of customers is crucial for ensuring that financing processes at PT Bank Sumut KCP Syariah Marelan Raya operate smoothly and remain stable. The bank primarily recommends consumptive financing for civil servant employees whose salaries are deposited at Sumut Syariah Bank, which is categorized as multipurpose financing under a murabahah contract. The scoring system is vital as a support mechanism for assessing and analyzing customer eligibility. This system provides a clear outcome regarding whether a customer qualifies for financing, determining whether their consumptive financing application can proceed. Access to the scoring system is restricted to authorized personnel, ensuring that data entry is managed securely and accurately.

Prospective customers must provide complete data to effectively analyze customer eligibility using the scoring system. This thoroughness facilitates a smoother financing application process. The feasibility analysis is further enhanced by incorporating the 5C principle—character, capacity, capital, collateral, and condition—which aids the bank in gathering comprehensive information about customers. Prospective customers must meet specific requirements set by Sumut Syariah Bank when submitting an application for consumptive financing. The scoring system assessment also considers critical factors such as the customer's salary amount, length of service, and results from the BI Checking process, which evaluates the customer's creditworthiness. However, delays in the financing disbursement can occur due to internal factors within the bank, such as incomplete data submissions or errors during data entry. Addressing these issues is essential for improving the efficiency of the financing process and ensuring that customer applications are processed promptly. Integrating the scoring system with the 5C principle provides a robust framework for evaluating customer eligibility and enhancing the overall financing experience at PT Bank Sumut KCP Syariah Marelan Raya.

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